



**OLD MUTUAL**  
WEALTH

Trustees of The Matlock Ford Pension Scheme  
Pension Practitioner.com  
Daws House, 33-35 Daws Lane  
London  
NW7 4SD

**26 October 2016**

Dear Sir/Madam

## **Fund Switch**

Collective Investment Account: 100350490

We have carried out an instruction to switch funds within our SelfSelect investment range in your Collective Investment Account.

I attach a Switch Contract Note which shows the total value of units sold and bought. These values relate to this transaction only and do not necessarily represent the value of your entire investment.

Any redirection of funds for future direct debits requested at the same time as this switch instruction will be confirmed to you separately, where applicable.

If you have any queries I recommend that you speak to your financial adviser. However, if you would like to speak to us, please call or email our Customer Contact Centre using the details shown and we will be happy to help.

Yours faithfully

Anthony Scammell  
Head of Customer Experience

A copy of this letter has been made available to Tag Wealth Management. to view online.

### **Call us**

Customer Contact Centre  
Freephone: 0808 171 2626  
Monday – Friday  
8:00am to 9:00pm

### **Email us**

[ask@omwealth.com](mailto:ask@omwealth.com)

### **Write to us**

Old Mutual Wealth  
Old Mutual House  
Portland Terrace  
Southampton  
SO14 7AY

### **Visit our website**

[www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk)

### **Your details**

Client reference: 2-347214094  
Account: 100350490

### **Enclosed with this letter**

Switch Contract Note

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth Ltd, Old Mutual Wealth Life and Pensions Ltd and Old Mutual Wealth Business Services Ltd are registered in England & Wales under numbers 1680071, 4163431 and 1579311 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Ltd is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life and Pensions Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number is 386 1301 59.

SwitchCover-TH11-V52.0.0 Collective Investment Account: 100350490

**Collective Investment Account - Switch Contract Note**

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**This contract note shows the transaction(s) carried out for the recent fund switch within our SelfSelect investment range.**

**The total value of units sold and bought shown on this contract note, relates to this transaction(s) only so does not necessarily represent the value of your entire investment.**

Account Holder: Trustees of The Matlock Ford Pension Scheme  
 Client Reference Number: 2-347214094  
 Account Number: 100350490  
 Application Reference Number: 2-1407575188

Adviser Switch Fee: Nil  
 Financial adviser: Tag Wealth Management.

**Switch Out**

Investment range: SelfSelect

Fund name	Trade date	Units sold	Unit price (p)	Value (£)	Fund type	Rebates	TER
Aberdeen Diversified Income -U	24/10/2016	27,060.1219	128.52	34,777.64	Acc	0.10%	0.82%
Aberdeen Multi Asset -U	24/10/2016	13,625.7066	264.04	35,977.29	Acc	0.15%	0.95%
EdenTree Higher Income	24/10/2016	26,749.8500	135.40	36,219.30	Inc	0.75%	1.33%
Invesco Perpetual Distribution -U2	24/10/2016	15,156.9164	219.71	33,301.26	Acc	0.00%	0.77%
Schroder MM Diversity Tactical -U	24/10/2016	30,082.1065	118.50	35,647.27	Acc	0.00%	1.33%
CF Miton Cautious Multi Asset -U	24/10/2016	14,196.9933	247.61	35,153.16	Acc	0.00%	0.79%
JPM Portfolio -U	24/10/2016	16,386.8624	237.40	38,902.38	Acc	0.08%	0.93%
Fidelity MoneyBuilder Balanced -U	24/10/2016	60,026.2581	61.47	36,898.14	Inc	0.05%	0.67%
AXA Framlington Managed Balanced -U	24/10/2016	23,868.2468	153.50	36,637.76	Acc	0.00%	0.70%

**Collective Investment Account - Switch Contract Note**

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Fund name	Trade date	Units sold	Unit price (p)	Value (£)	Fund type	Rebates	TER
Newton Managed Income -U	24/10/2016	26,777.3777	132.43	35,461.28	Acc	0.07%	0.79%
Newton Multi-Asset Growth -U	24/10/2016	23,942.3067	173.83	41,618.91	Acc	0.00%	0.68%
Vanguard LifeStrategy 80% Equity -U	24/10/2016	233.8228	17,191.50	40,197.65	Acc	0.00%	0.24%
Vanguard LifeStrategy 100% Equity -U	24/10/2016	230.4602	17,982.99	41,443.64	Acc	0.00%	0.24%
Investec Cautious Managed -U	24/10/2016	19,076.5875	179.73	34,286.33	Acc	0.08%	0.84%
Henderson Cautious Managed -U	24/10/2016	14,891.2547	225.80	33,624.44	Acc	0.07%	0.71%
<b>Total Switch Out</b>				<b>550,146.45</b>			

**Switch In**

Investment range: SelfSelect

Fund name	Trade date	Units bought	Unit price (p)	Value (£)	Fund type	Rebates	TER
Old Mutual Cirilium Dynamic Passive -U	25/10/2016	324,561.9390	144.35	468,505.16	Acc	0.00%	0.85%
Old Mutual Cirilium Dynamic Passive -U	26/10/2016	56,782.0906	143.78	81,641.29	Acc	0.00%	0.85%
<b>Total Switch In</b>				<b>550,146.45</b>			

**Notes**

- 1) For information on the trading time for each fund please refer to the Funds List section entitled Cut Off Times and Dealing Points.
- 2) Due to rounding there may be a slight difference in the number of units multiplied by the unit price and the transaction value.
- 3) These transactions were dealt on a forward basis which means that the prices used were the first prices available for each fund after your transactions were carried out.
- 4) In the case of OEICs and other Collective Investment Schemes, fund managers sometimes charge a dilution levy to protect the interests of existing and remaining investors. Where there are unusually high levels of buying and selling this may increase the fund's dealing costs and affect the value of its assets and a dilution levy may be charged. Funds that could be subject to a dilution levy are detailed in the Funds List.
- 5) The amount switched in to the new fund choice is the total switched out, less the switch fee paid to your financial adviser (if applicable). The fee deducted will be in line with the maximum limit your adviser has agreed with you and with limits we have in place for all financial advisers.
- 6) Fund manager charges are based on the costs they incur in running the fund. These costs add up to what is known as the 'Total Expense Ratio' (TER). This is a combination of an amount known as the 'Annual Management Charge' (AMC), typically between 1% and 1.75% of the fund value, and any additional expenses necessary for running the fund.
- 7) Fund managers pay us an income, known as a rebate, which varies from fund to fund, and can change over time. The rebate belongs to you and we will add it to your account as a 'reinvested rebate'. Following HMRC guidance, from 6 April 2013 income tax may be payable on these rebates. We will deduct an amount equal to the basic rate of tax and allocate the net rebate to your account. Whether you can reclaim this tax or have an additional income tax liability will depend on your marginal rate of tax and personal circumstances. You should speak to your adviser if you are unsure. More information is in our Terms and Conditions.
- 8) A switch involves selling units and therefore may be classed as a disposal for Capital Gains Tax purposes. You should speak to your adviser about any tax liability you may have incurred.

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